

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

Bernice Louellen Shippen

Debtor(s)

Case No. 23-10429-AMC

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/14/2023.
- 2) The plan was confirmed on 05/31/2023.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 11/16/2023.
- 6) Number of months from filing or conversion to last payment: 4.
- 7) Number of months case was pending: 10.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$32,425.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$2,000.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$2,000.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,820.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$180.00
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$2,000.00

Attorney fees paid and disclosed by debtor: \$1,750.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS NATIONAL BANK	Unsecured	1,084.00	1,150.24	1,150.24	0.00	0.00
BANK OF AMERICA	Unsecured	15,666.00	NA	NA	0.00	0.00
CHASE BANK USA NA	Unsecured	4,083.00	4,178.78	4,178.78	0.00	0.00
CITIBANK	Unsecured	8,488.00	NA	NA	0.00	0.00
CW NEXUS CREDIT CARD HOLDING	Unsecured	1,227.00	1,056.35	1,056.35	0.00	0.00
DISCOVER BANK	Unsecured	NA	4,937.57	4,937.57	0.00	0.00
GOLDMAN SACHS BANK, USA	Unsecured	2,353.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	1,735.00	1,767.20	1,767.20	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	841.45	841.45	0.00	0.00
JP MORGAN CHASE BANK NA	Unsecured	NA	16,757.78	0.00	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	908.53	0.00	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	8,736.18	8,736.18	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	454.32	454.32	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	451.00	451.00	0.00	0.00
MACYS/DSNB	Unsecured	102.00	NA	NA	0.00	0.00
MARINER FINANCE LLC	Unsecured	1,636.00	1,679.12	1,679.12	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	295,594.00	NA	NA	0.00	0.00
NISSAN MOTOR ACCEPTANCE CORP	Unsecured	1,179.00	NA	NA	0.00	0.00
ONE MAIN FINANCIAL	Unsecured	6,211.00	6,489.44	6,489.44	0.00	0.00
PECO ENERGY COMPANY	Unsecured	NA	2,106.72	2,106.72	0.00	0.00
PHILADELPHIA PARKING AUTHORITY	Unsecured	NA	808.00	808.00	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	395.40	395.40	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	NA	29,782.30	29,782.30	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	510.00	561.90	561.90	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	1,334.00	1,482.28	1,482.28	0.00	0.00
SELECT PORTFOLIO SERVICING INC	Secured	158,804.00	160,342.91	4,724.09	0.00	0.00
SYNCHRONY BANK	Unsecured	1,856.00	NA	NA	0.00	0.00
UPLIFT INC	Unsecured	697.00	NA	NA	0.00	0.00
UPSTART NETWORK INC	Unsecured	43,139.00	NA	NA	0.00	0.00
UPSTART NETWORK INC	Unsecured	NA	14,127.22	14,127.22	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$4,724.09	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$4,724.09	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$81,005.47	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$2,000.00</u>
Disbursements to Creditors	<u>\$0.00</u>
TOTAL DISBURSEMENTS :	<u>\$2,000.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/30/2023

By: /s/ Scott F. Waterman

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.